

- 1) Health
- 2) Finance
- 3) Self-Care
- 4) Work

BHS A.S.S.I.S.T.

MARCH NEWSLETTER



March is National Nutrition Month

March marks National Nutrition Month, which can serve as an opportunity for Americans to focus on eating right and developing better diets. The observation occurs around the same time that many people start giving up their New Year's resolutions and slowly start slipping back into their bad habits. Instead, you could use this time as a chance to refuel and refocus.

The Academy of Nutrition and Dietetics is a great source for tips to get you started on a better and more balanced diet. For starters, the academy advises to eat a healthy breakfast that consists of lean protein, whole grains, fruits and vegetables. Other important guidelines to follow for healthy eating habits include making sure your plate is half-full with fruits and vegetables, watching portion sizes, eating seafood twice a week, cutting back on sugars and drinking more water.

Varying your protein routine is essential to a healthy lifestyle, and the academy advises to mix it up with seafood, beans, peas, unsalted nuts and seeds, soy products, eggs, lean meats and poultry. An easy fix to healthier eating is to choose vegetable oils instead of butter and oil-based sauces, and choose fat-free milk and yogurt to cut back on saturated fat.

If you're strapped for cash, it might be tempting to go the unhealthy route. But eating right doesn't have to cost a fortune. Purchase foods in bulk — it's cheaper — and make a large batch by doubling a recipe so that extra portions can be saved for lunches and snacks. Shopping for fruits and vegetables that are in season is a good way to save some money because those foods are typically cheaper, and sometimes canned or frozen produce is less expensive than fresh. Just make sure to look for "low sodium" or "no salt added" on the label.

The internet is full of healthy, delicious recipes that will make eating better less boring. Check out websites like CookingLight.com and eatingwell.com for hundreds of healthy recipes, ranging from chicken dishes to pastas, which may inspire you to make smart nutrition decisions well past the month of March.

Sarah Berger | lbtimes.com | 3/1/2016



3 Steps to Better Engage Your Workforce in Financial Wellness

Financial wellness programs help employees to lower stress levels and also make them feel more valued. In order for these programs to be of immediate use and benefit, they must be properly constructed, according to Carla Dearing, CEO of financial planning service SUM180.

She says advisers and employers implementing a financial wellness program should consider these three tips to make the program a successful one.

1. **Recognize how emotional money issues are and deal with them that way.**

Research confirms that emotions like being overwhelmed and discouraged about money are foremost in creating the barriers to saving.

Financial wellness programs should be sure to address employees' financial concerns in terms of emotional cues such as security, stability, and protection, and reassure them they have not "failed," but rather that they can begin from wherever they are to plan and save for the future.

2. **Make the steps for getting started simple.**

Programs need to be structured so that employees can start where they are — wherever that is — and build from there.

To help employees relate and take the first steps, we suggest programs provide information and support for only three things that each employee can do now, given their specific circumstances, to move forward toward a more secure financial future.

For instance, an employee with younger children might be given a plan to begin college savings before looking to buy a bigger house. Besides taking full advantage of all available qualified retirement plans, getting that college savings plan on track is what they would focus on for now.

Experience shows that most people feel comfortable, and are able to move forward with confidence, when given such tangible, manageable advice from a trusted source.

3. **Take a holistic approach to the employee's financial picture.**

Most of the financial industry is focused on one element of people's financial picture. Bankers focus on your savings and personal loans. Insurance agents on insurance products. Real estate agents on your home. 401(k) administrators on your qualified retirement accounts. Brokers on your investments.

This leaves the individual in a bind, without anyone to sort out: "What order should I approach these topics in? How do they relate? Do they all tie together?"

Providing access to a wellness component that takes a holistic approach based on the entire picture is a big help to employees.

Mike Nesper | benefitnews.com | 2/16/2016



Caregiving Tips for Special Needs Families

Whether your special needs family member is a child or an adult, integrating personal and caregiving needs into everyday life can be a challenge. Below are general caregiving tips to help you and those you care for stay safe and healthy.

Be informed.

Take time to learn about your family member's condition and special need requirements from a variety of reliable sources, including health care providers and other health professionals that work with special needs families.

Know the needs of you and your family, and work together to make good choices about housing, insurance, schools, health services, care and more.

Get support.

Family members and friends can provide support in a variety of ways and oftentimes want to help. Don't be afraid to ask for help.

Join local and online support groups. Support groups can give you the chance to share information and connect with people going through similar experiences.

Find out what services are available in your area through government agencies, public and private community organizations, and schools. Even your EAP can serve as a resource.

Be an advocate.

Be an advocate for your family member with special needs. Caregivers who are effective advocates may be more successful at getting better service.

Ask questions. For example, if your family member with special needs uses a wheelchair and you want to plan a beach vacation, find out if the beaches are accessible via a car, ramp, portable walkway mat, or other equipment.

Inform other caregivers of any special conditions or circumstances. For example, if your family member with special needs has a latex allergy, remind dental or medical staff each time you visit them.

Document the medical history of your family member with special needs, and keep this information current.

Be empowering.

Focus on what you and your family member with special needs can do.

If someone asks you questions about the family member with special needs, let him or her answer when possible. Doing so may help empower the individual to engage with others.

When appropriate, teach your family member with special needs to be as independent and self-assured as possible. Always keep health and safety issues in mind.

Take care of yourself.

Take care of yourself. Caring for a family member with special needs can wear out even the strongest caregiver. Stay healthy for yourself and those you care for.

Work hard to maintain your personal interests, hobbies, and friendships. Don't let caregiving consume your entire life. This is not healthy for you or those you care for.

Allow yourself not to be the perfect caregiver. Set reasonable expectations to lower stress and make you a more effective caregiver.

Delegate some caregiving tasks to other reliable people.

Take a break. Short breaks, like an evening walk or relaxing bath, are essential. Long breaks are nurturing. Arrange a retreat with friends or get away with a significant other when appropriate.

Keep balance in the family.

Pay attention to other family members. Family members with special needs require extra care and attention, but don't let it be at the expense of the rest of the family. Take time for other family members, too.

Don't be afraid to get help.

Sometimes, seeking the help of a professional can help you balance the stress of being a caregiver. If you are struggling to balance your lifestyle as a caregiver, call your BHS Care Coordinator at 800-245-1150 to discuss your available options.



Create More Time at Work

Since the recession of 2008, we've seen a trend in companies doing more with less. Often times, employees are asked to pick up the slack of a position that was never refilled. Employees are routinely wearing multiple hats, taking on extra work and staying long hours. In times like these, work/life balance is crucial in avoiding employee burnout. Here are a few suggestions on making more time at work and helping strike that balance.

Get organized.

How much time do you waste looking for files, phone numbers, mailing addresses, clients' business cards, etc.? When repeated dozens of times each day, these seemingly insignificant tasks gobble up precious minutes—and hours—in a week. Spend 5-10 minutes at the start of each day organizing your desk, files, or work area. Are there ways to automate repetitive tasks or software programs to make them less time-consuming?

Prioritize your most important tasks.

Create a to-do list and number your tasks in order of priority. You might set up categories A, B, and C. If you need help identifying the most important items on the list, ask yourself two questions: "If I could complete just one activity or task today, what would it be?" and "Is this activity the best use of my time?"

Block out time for the things that are most important.

You can do this at the beginning of each day or week, then focus on one task at a time, moving from the highest priority to the lowest. This is also an effective technique for combating procrastination.

Avoid interruptions.

It's important to learn how to resist attacks on your time block. Some examples are dropping by to talk, checking your e-mail every few minutes or even answering your phone. If somebody or something disrupts your time block, move the time block and recommit to it.

Learn to say no.

Once you know what is most important, you need to be willing to say no. Your priorities are most important. Having to say no to things that undermine your priorities is key to making sure you implement what is most important.

Is this meeting really necessary?

Meetings and conference calls are notorious time wasters. But if they're absolutely necessary, make sure they're scheduled in advance to give participants time to prepare, insist on (and stick to) an agenda and time limit, stay on target, and follow up.



Black Bean Quesadillas

Ingredients:

- ▶ 1 15-ounce can black beans, rinsed
- ▶ 1/2 cup shredded Monterey Jack cheese, preferably pepper Jack
- ▶ 1/2 cup prepared fresh salsa (see Tip), divided
- ▶ 4 8-inch whole-wheat tortillas
- ▶ 2 teaspoons canola oil, divided
- ▶ 1 ripe avocado, diced 1/4 cup finely chopped fresh cilantro, for garnish



Nutritional Information Per Serving:

377 calories, 16g fat, 13g protein, 46g carbs

Active Time: 15 minutes | **Total Time:** 15 minutes

Servings: 4 servings

Instructions:

1. Combine beans, cheese and 1/4 cup salsa in a medium bowl. Place tortillas on a work surface. Spread 1/2 cup filling on half of each tortilla. Fold tortillas in half, pressing gently to flatten.
2. Heat 1 teaspoon oil in a large nonstick skillet over medium heat. Add 2 quesadillas and cook, turning once, until golden on both sides, 2 to 4 minutes total. Transfer to a cutting board and tent with foil to keep warm. Repeat with the remaining 1 teaspoon oil and quesadillas. Serve the quesadillas with avocado and the remaining salsa.

Tips: Look for prepared fresh salsa in the supermarket refrigerator section near other dips and spreads.